

Topic

Identification of Core, Hidden, Null and Latent Curriculum in Text Books.

Course 1.2.8 A  
Knowledge and Curriculum  
Part I

Identification of Core, Hidden, Null and Latent Curriculum in Text Books || Course 1.2.8 A

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COURSE TITLE – 1.2.8A

COURSE NAME –  
KNOWLEDGE AND CURRICULUM - Part - I

TOPIC –  
IDENTIFICATION OF CORE , HIDDEN,  
NULL AND LATENT CURRICULUM IN  
TEXTBOOKS .

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## INTRODUCTION

The word "curriculum" is derived from Latin word "currere" meaning "to run". It is a runway (one runs to reach the goal,) or a race course referring to the course of deeds and experiences through which children grow and become mature in becoming adults for success in adult society. It is a content, programme of planned activities intended learning outcomes, cultural preservation experience, agenda for social reconstruction. It is the totality of all the learning to which students are exposed during their study in the school. It is content, programme of planned activities, intended learning outcomes, cultural preservation, experience agenda for social reconstruction.

## DEFINITION OF CURRICULUM

✓ Curriculum can also be defined as a plan consciously prepared to achieve the purpose of education.

✓ In brief, curriculum can also be defined as an organized and integrated pattern of experience, necessary for all-round development of individual.

✓ Crow and Crow,

"The curriculum includes all the learners' experience in or outside school that are included in a programme which has been devised to help him developmentally, emotionally, socially, spiritually and morally"

## CHARACTERISTICS OF AN EFFECTIVE CURRICULUM

- A. Each curriculum objective should be concise and understandable to staff, students, parents and the community.
- B. Each curriculum objective should encompass previous learnings and require the student to integrate and then apply certain knowledge, skills and attitudes in order to demonstrate achievement of the standard.
- C. Each curriculum objective should constitute learning that is -
  1. durable - will be useful to the student for a considerable period of his/her lifetime.
  2. Significant - will have a major effect upon how the student will function.
  3. transferable - will be useful in meeting needs in other educational programs, the world of work, and/or the student's personal life.



D. Each curriculum objective should be feasible for the staff and students to accomplish.

E. Each curriculum objective should be measurable on a cumulative basis and at different stages of the student's career in the District and the measurement should be both valid and reliable.

F. Each outcome assessment and evaluation should be accompanied by both the criteria by which the learning will be judged and the standards of quality which will apply.

## BASIC PRINCIPLES OF CURRICULUM CONSTRUCTION

- Principle of conservation
- Principle of selectivity
- Principle of forward looking
- The creative principle
- Activity and experience curriculum
- Principle of preparation of life
- Principle of linking with life
- Child centered curriculum
- Principle of Maturity
- Principle of Individual Difference
- Vertical and Horizontal articulation
- Principle of comprehensiveness and balance
- Principle of loyalties
- Principle of flexibility and need baseness
- Principle of common subjects/core subjects
- Principle of leisure
- Principle of sensitivity.

## TYPES OF CURRICULUM

- Overt, explicit or written curriculum
- Societal curriculum
- The hidden or covert curriculum
- The core curriculum
- The null curriculum
- The latent curriculum
- The Phantom curriculum
- Concomitant curriculum
- Rhetorical Curriculum
- Curriculum in use
- Received curriculum
- The internal curriculum
- The electronic curriculum



# CORE - CURRICULUM

## DEFINITION

The courses or other components of an educational program which are foundational, prerequisite, or mandatory in short the main part of a content is known as core-curriculum.

## CHARACTERISTICS

- (i) It utilizes the problems of personal and social development common to all youth.
- (ii) It encourages the use of the problem-solving technique to attack problem.
- (iii) Core-curriculum is compulsory for all the students.
- (iv) It depicts the main theme of the topic.
- (v) Core-curriculum satisfies the conceptual knowledge of the students.

## NULL - CURRICULUM

### DEFINITION -

The null curriculum is the part that is not written or described as part of the curriculum. So there are no topics or objectives described.

Null means "the empty set" or nothing. So, Null curriculum means a course that has no content.

### CHARACTERISTICS

- (i) Generally these portions are ignored and considered as null.
- (ii) It is thought that these portions may not be necessary for the students.
- (iii) Student's interest required for going through it.
- (iv) These portions are mainly for supportive or extra knowledge.

## LATENT CURRICULUM

### DEFINITION

The part of the curriculum which the learners learn through their own experiences point of view, latent capacity and curiosity is called Latent Curriculum.

### CHARACTERISTICS

- i> The content of the latent curriculum never remains in the main curriculum.
- ii> It helps to grow confidence and self dependency.
- iii> It is very difficult to analyze the latent curriculum of a particular portion.
- iv> It depends on learner analysis and evolution power.
- v> It creates the ability of the students to innovate.

## HIDDEN CURRICULUM

### DEFINITION

Hidden Curriculum is defined as a side effect of education, lesson which are learned but not openly intended such as the transmission of norms, values and beliefs conveyed in the classroom and the social environment. Any learning experience may teach unintended lessons.

### CHARACTERISTICS

- i> Hidden curriculum are lessons that are taught informally and usually unintentionally in a school.
- ii> It includes transmission of norms, values & beliefs.
- iii> It is characterized by reinforcement of existing social inequalities by educating students according to their social status.
- iv> Hidden curriculum is the part of the subject which the learner realize it by his/her own creativity.



# Identification of Core, Hidden, Null and Latent Curriculum in Text Books || Course 1,2,8 A

M4 = M3 + Total deposits with Post Office savings organisations (excluding National Savings Certificates)

where, CU is currency (notes plus coins) held by the public and DD is net demand deposits held by commercial banks. The word 'net' implies that only deposits of the public held by the banks are to be included in money supply. The interbank deposits, which a commercial bank holds in other commercial banks, are not to be regarded as part of money supply.

M1 and M2 are known as narrow money. M3 and M4 are known as broad money. These gradations are in decreasing order of liquidity. M1 is most liquid and easiest for transactions whereas M4 is least liquid of all. M3 is the most commonly used measure of money supply. It is also known as aggregate monetary resources<sup>1</sup>.

## 3.3.2 Money Creation by the Banking System

In this section we shall explore the determinants of money supply. Money supply will change if the value of any of its components such as CU, DD or Time Deposits changes. In what follows we shall, for simplicity, use the most liquid definition of money, viz.  $M1 = CU + DD$ , as the measure of money supply in the economy. Various actions of the monetary authority, RBI, and commercial banks are responsible for changes in the values of these items. The preference of the public for holding cash balances vis-à-vis deposits in banks also affect the money supply. These influences on money supply can be summarised by the following key ratios.

**The Currency Deposit Ratio:** The currency deposit ratio (cdr) is the ratio of money held by the public in currency to that they hold in bank deposits.  $cdr = CU/DD$ . If a person gets Re 1 she will put Re  $1/(1 + cdr)$  in her bank account and keep its  $cdr/(1 + cdr)$  in cash. It reflects people's preference for liquidity. It is a purely behavioural parameter which depends, among other things, on the seasonal pattern of expenditure. For example, cdr increases during the festive season as people convert deposits to cash balance for meeting extra expenditure during such periods.

**The Reserve Deposit Ratio:** Banks hold a part of the money people keep in their bank deposits as reserve money and loan out the rest to various investment projects. Reserve money consists of two things - vault cash in banks and deposits of commercial banks with RBI. Banks use this reserve to meet the demand for cash by account holders. Reserve deposit ratio (rd) is the proportion of the total deposits commercial banks keep as reserves.

Keeping reserves is costly for banks, as, otherwise, they could lend this balance to interest earning investment projects. However, RBI requires commercial banks to keep reserves in order to ensure that banks have a safe cushion of assets to draw on when account holders want to be paid. RBI uses various policy instruments to bring forth a healthy rdr in commercial banks. The first instrument is the Cash Reserve Ratio which specifies the fraction of their deposits that banks must keep with RBI. There is another tool called Statutory Liquidity Ratio which requires the banks to maintain

<sup>1</sup>See Appendix 3.2 for an estimate of the variations in M1 and M3 over time.

By the end of 2014, M1 was around 10% of GDP, M2 was around 15% of GDP, M3 was around 25% of GDP and M4 was around 30% of GDP. RBI uses a certain interest rate called the Bank Rate to control the value of rdr. Commercial banks can borrow money from RBI at the bank rate when they run short of reserves. A high bank rate makes such borrowing from RBI costly and, in effect, encourages the commercial banks to maintain a healthy rdr.

Table 3.1: Sample Balance Sheet of a Commercial Bank

Assets - Rs	Liability - Rs
• Reserves	Deposits 100
- Vault Cash 10	
- Deposits with RBI 5	
• Bank Credit	
- Loans 80	
- Investments 5	
rdr = 0.2	

## Commercial Banks

Commercial banks accept deposits from the public and lend out the money to interest earning investment projects. The main difference between the bank and deposit business is called the 'lending rate' and 'deposit rate'. The difference between the two rates, called 'spread', is the profit that is appropriated by the banks. Deposits are made of two types - demand deposits, known as the 'current' or 'savings' account, and time deposits, which have a fixed period or maturity, e.g. fixed deposits. Activity of commercial banks involves transfer of funds credit, creation of deposits, which is provided to various investment and business opportunities in government securities and other approved assets. The creditworthiness of a person is judged by her current income or the collateral security provided for the repayment of a loan which can offer.

Table 3.2: Sample Balance Sheet of RBI

Assets (Reserves) - Rs	Liability (Loans) - Rs
Gold 10	Currency 100
Foreign Exchange 20	Currency held by Public 10
Govt. Securities Loan to GOI 200	Vault Cash held by Commercial Banks 10
Loan to Commercial Banks 5	Deposits of Commercial Banks with RBI 10
	Treasury Deposits of GOI 10
Monetary Base (Reserves) 285	Monetary Base (Loans) 285

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ECONOMICS

CLASS-

12



## IDENTIFICATION OF THE FOLLOWING CURRICULUM

- NAME OF THE BOOK :- MACRO ECONOMICS
- CLASS :- XII
- TOPIC :- Money Creation by bank
- BOARD :- WEST BENGAL BOARD  
OF HIGHER SECONDARY  
EDUCATION

TYPES OF CURRICULUM	ASPECTS OF CURRICULUM	CAUSE OF SELECTION
<b>CORE CURRICULUM</b>	<p>Core curriculum of the selected topic includes -</p> <ul style="list-style-type: none"> <li>• The currency deposit Ratio</li> <li>• The Reserve Deposit Ratio</li> <li>• Cash Reserve Ratio</li> <li>• Statutory Liquidity Ratio</li> <li>• Bank Rate</li> <li>• concept of all above mentioned items.</li> <li>① How banks creates money</li> </ul>	<ul style="list-style-type: none"> <li>• It is the main theme of the topic.</li> <li>• The curriculum is compulsory for the students to learn.</li> <li>• This curriculum satisfies the conceptual knowledge of the students.</li> </ul>

## TYPES OF CURRICULUM

### NULL CURRICULUM

## ASPECTS OF CURRICULUM

There are certain portions of the text which are get ignored. Null curriculum of this topic are as follows -

- (i) Sample Balance Sheet of a commercial bank.
- (ii) Sample Balance sheet of RBI.

The balance sheets are actually Null part of the topic because it is not directly related to the topic.

## CAUSE FOR SELECTION

Generally these portions are ignored and considered as null because it is thought that these portions may not be necessary for the students of eleventh standard. If they are interested they may learn. But in general these portions are ignored.

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## TYPES OF CURRICULUM

### LATENT CURRICULUM

## ASPECTS OF CURRICULUM

- The latent part of the topic is the detail of commercial bank's activity regarding accepting deposits and lending money process.
- The types of deposits.
- Spread.
- Credit worthiness of a person etc.

## CAUSE FOR SELECTION

This curriculum is analyzed by the students through their ability to innovate and self dependency.

### HIDDEN CURRICULUM

Hidden curriculum of the topic are -

- Students understand the difference between assets and liabilities.
- They may tend to save money as within them the concept develops that money can create more money.

This type of curriculum is absent in the text book. Students learn this by their deep conceptual knowledge.

## REFERENCES

- Book - Knowledge And Curriculum  
- by Dr. Jayanta Mete  
Dr. Prarthita Biswas

- WEB -

- i> <https://en.m.wikipedia.org/wiki/curriculum>
- ii> <https://www.college.columbia.edu/core>
- iii> <https://www.quora.com>
- iv> <https://www.ncbi.nlm.nih.gov/articles>
- v> <https://www.edglossary.org/hidden-curriculum>

Shalini  
01/11/21